

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF SOUTH CAROLINA  
BEAUFORT DIVISION

Perry and Loretta Singleton ,

PLAINTIFFS,

v.

Auto-Owners Insurance Company,

DEFENDANT.

C/A No.: 9:13-cv-2748-SB

**ANSWER**

**(Jury Trial Demanded)**

**TO: R. ALEXANDER MURDAUGH, ATTORNEY FOR PLAINTIFFS:**

The Defendant, Home-Owners Insurance Company, incorrectly named Auto-Owners Insurance Company (hereinafter “the Defendant”), answering the Plaintiff’s Complaint would allege and show as follows:

1. The Defendant denies each and every allegation not specifically admitted hereinafter and demands strict proof thereof.
2. Upon information and belief, the Defendant admits the allegations in Paragraph 1.
3. The Defendant admits the allegations in Paragraph 2.
4. The Defendant admits so much of Paragraph 3 that states that Plaintiffs entered into a contract of insurance with Home-Owners Insurance Company, incorrectly named Auto-Owners Insurance Company. Further answering, the Defendant would allege and show that the contract speaks for itself.
5. Upon information and belief, the Defendant admits so much of Paragraph 4

that states that on or about April 2013 the Plaintiffs suffered a loss and that a portion of the loss was covered and paid by Home-Owners Insurance Company; but the Defendant denies the remaining allegations of Paragraph 4.

6. The Defendant denies the allegations in Paragraph 5.

7. The Defendant admits so much of Paragraph 6 that states that Plaintiffs have made a demand for payment under the policy; but the Defendant denies the remaining allegations of Paragraph 6.

8. The Defendant denies the allegations in Paragraph 7.

9. Paragraph 8 of Plaintiff's Complaint contains no allegations against the Defendant and therefore no answer is required. To the extent an allegation of fact is alleged, the Defendant denies same.

10. The Defendant denies the allegations in Paragraph 9 and 10.

WHEREFORE, the Defendant, having fully answered the Plaintiff's Complaint, prays that this action be dismissed with costs to the Plaintiff.

GRIFFITH, SADLER & SHARP, P.A.

By: s/ E. Mitchell Griffith  
E. Mitchell Griffith  
Federal ID #2469  
Kelly D. Dean  
Federal ID #10109  
600 Monson Street  
PO Drawer 570  
Beaufort, SC 29901  
843-521-4242  
843-521-4247 (fax)  
mgriffith@griffithsadlerssharp.com  
kdean@griffithsadlerssharp.com

ATTORNEYS FOR DEFENDANT

October 9, 2013  
Beaufort, South Carolina